

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of District of New Jersey**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/10/04.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Jennifer Hultmark  
 109 W. 2nd Street  
 Howell, NJ 07731

Social Security Number(s)/Taxpayer ID(s):  
 xxx-xx-3524 ( Jennifer Hultmark)

United States Bankruptcy Judge:  
 Honorable Raymond T. Lyons Jr.

Attorney for Debtor(s) (name and address):  
 James J. Cerbone  
 3350 Route 138  
 Suite 111  
 Wall, NJ 07719  
 Telephone number: 732-681-6800

Trustee:  
 Theodore Liscinski Jr.  
 265 Davidson Ave.  
 Suite 200  
 Somerset, NJ 08873  
 Telephone number: (732) 469-9008  
 The United States Trustee, Region 3 appoints the above\_named individual as interim trustee as of the date of the filing of the bankruptcy petition.

**Meeting of Creditors:**

Date: **April 28, 2004**

Time: **12:00 PM**

Location: **Clarkson S. Fisher Federal Courthouse, Room 129, 402 East State St., Trenton, NJ 08608-1507**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**  
**6/28/04**

**Deadline to Object to Exemptions:**  
 Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**  
 402 East State Street  
 Trenton, NJ 08608  
 Telephone number: 609-989-2200

**For the Court:**

Clerk of the Bankruptcy Court:  
 James J. Waldron

Business Hours:  
 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 3/16/04

## EXPLANATIONS

FORM B9A (12/03)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline. <b>Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.</b>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
<b>--- Refer to Other Side for Important Deadlines and Notices ---</b>	
<u><b>Undeliverable Notices.</b></u> Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.	
<u><b>Case information – telephone access.</b></u> Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.	
<u><b>Case information – electronic access.</b></u> Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <a href="http://pacer.psc.uscourts.gov">http://pacer.psc.uscourts.gov</a> .	
<u><b>Internet access.</b></u> Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">http://www.njb.uscourts.gov</a> .	

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0312-3  
Case: 04-18106

User: njuliano  
Form ID: b9a

Page 1 of 1  
Total Served: 40

Date Rcvd: Mar 16, 2004

The following entities were served by first class mail on Mar 18, 2004.

db Jennifer Hultmark, 109 W. 2nd Street, Howell, NJ 07731  
aty James J. Cerbone, 3350 Route 138, Suite 111, Wall, NJ 07719  
tr Theodore Liscinski, Jr., 265 Davidson Ave., Suite 200, Somerset, NJ 08873  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102  
505789649 AT&T, Attn: NCO Financial Systems, PO Box 41417, Philadelphia, PA 19101  
505789648 American General Finance, Aldrich Plaza, 4037 Rt 9 N, Howell, NJ 07731  
505789650 Avenue, PO Box 659584, San Antonio, TX 78265  
505789654 Centra State Medical, Attn: A-1 Collection Serv., 80 W. Ferry Rd. Ste 1, W. Trenton, NJ 08628  
505789655 Central Jersey Med Assoc, PO Box 2680, New Brunswick, NJ 08903  
505789656 Emerge, Payment Processing, PO Box 23034, Columbus, GA 31902  
505789658 Emergency Medical Assoc, PO Box 717, Livingston, NJ 07039  
505789657 Emergency Medical Assoc, Attn: B&B Collections, Inc., PO Box 2137, Toms River, NJ 08754  
505789661 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117  
505789662 Freehold Psychology Group, The Mount House, 149 W. Main Street, Freehold, NJ 07728  
505789663 Ginny's, 112 7th Avenue, Monroe, WI 53566  
505789664 Household Credit Services, PO Box 17051, Baltimore, MD 21297  
505789669 Jersey Shore University, Attn: Meridan Health System, PO Box 397, Neptune, NJ 07754  
505789665 Jersey Shore Medical, PO Box 49, Newark, NJ 07101  
505789666 Jersey Shore Medical Center, Attn: Rubin & Raine, PO Box 949, Eatontown, NJ 07724  
505789667 Jersey Shore Medical Center, Attn: Trans-Continental, PO Box 5055, White Plains, NY 10602  
505789671 Jersey Shore University, PO Box 49, Newark, NJ 07101  
505789668 Jersey Shore University, Attn: Mark L. Nichter, P.C., 44 outh Broadway, White Plains, NY 10601  
505789674 Kimball Medical Center, Attn: Professional Cedit Serv., PO Box 560, Farmingdale, NY 11735  
505789675 Labcorp Seconds, Attn: Credit Collection Services, PO Box 9137, Needham Heights, MA 02494  
505789676 Legacy Visa, Po Bxo 5120, Sious Falls, SD 57117  
505789678 Marianna C. Pontoriero, Esq, 44 Princeton Ave., Brick, NJ 08724  
505789679 Monmout-Ocan Hospital, PO Box 858, Eatontown, NJ 07724  
505789680 Monmouth Ocean Hospital, Attn: David M Shotwell, Jr, Esq, 151 Indstrial Way East, Building C, Eatontown, NJ 07724  
505789681 Pediatric Health PA, 69 West Main Street, Freehold, NJ 0728  
505789682 Providian, Attn: RMA PO Box 182924, Columbus, OH 43218  
505789683 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566  
505789684 Spiegel Charge, Card Processing Center, PO Bxo 5811, Hicksville, NY 11802  
505789685 Steven A. Puma, 337 Ford Avenue, Fords, NJ 08863  
505789686 The Center for Behavioral Health, 35 Beaverson Blvd., Bldg. 1 Suite D, Brick, NJ 08723  
505789688 Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101  
505789689 United Retail Group, Attn: Client Services, Inc, 3451 Harry S. Truman Blvd., St. Charles, MO 63301  
505789690 Verizon, Attn: Collection Company of America, PO Box 28002, Lehigh Valley, PA 18002

The following entities were served by electronic transmission on Mar 17, 2004 and receipt of the transmission was confirmed on:

505789651 EDI: CAPITALONE.COM Mar 17 2004 00:54:00 Capital One Bank, PO Box 85617, Richmond, VA 23276  
505789677 EDI: TSYS2.COM Mar 17 2004 00:55:00 Macy's, PO Box 4591, Carol Stream, IL 60197  
505789690 EDI: AFNIVERIZONE.COM Mar 17 2004 00:55:00 Verizon, Attn: Collection Company of America, PO Box 28002, Lehigh Valley, PA 18002

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

505789687 The Provident Bank, Attn: Stern Laventhal, Frankenberg, & Norgaard, LLC, 293 Eishenhower Parkway Ste 300, Livings  
505789660\* Emergency Medical Assoc, PO Box 717, Livingston, NJ 07039

TOTALS: 1, \* 1

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2004

Signature:

